

**Information to identify the case:**

Debtor 1	<b>Yevhen Yelisieiev</b>	Social Security number or ITIN	xxx-xx-1202
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>19-33036-SLM</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Yevhen Yelisieiev  
dba Yelisieiev, Inc.

6/5/20

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Yevhen Yelisieiev  
DebtorCase No. 19-33036-SLM  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 30

Date Rcvd: Jun 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2020.

db +Yevhen Yelisieiev, 111 Harrison Ave, Garfield, NJ 07026-1586  
 518613761 Chrysler Capital, PO Box 961212, Fort Worth, TX 76161-0212  
 518613764 Costco Anywhere Visa Card, Attn: Bankruptcy, PO Box 6500, Sioux Falls, SD 57117-6500  
 518613765 Fleet Cor Technologies, 16800 Greenspoint Park Dr Ste 255N, Houston, TX 77060-2387  
 518613767 Motor Vehicle Protection, Dept 77829, PO Box 77000, Detroit, MI 48277-2000  
 518613768 Nova Ua Fcu, 851 Allwood Rd, Clifton, NJ 07012-1922  
 518613769 Santander Consumer USA, Attn: Bankruptcy 10-64-38-FD7, 601 Penn St,  
 Reading, PA 19601-3544  
 518613770 Stylectus, PO Box 740209, Los Angeles, CA 90074-0209  
 518613781 Wells Fargo, Credit, Bureau DISPUTE, Des Moines, IA 50301

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jun 06 2020 03:04:29 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 06 2020 03:04:22 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +EDI: CHRM.COM Jun 06 2020 06:08:00 Santander Consumer USA Inc. dba Chrysler Capital,  
 PO Box 961278, Ft. Worth, TX 76161-0278  
 cr +EDI: RMSC.COM Jun 06 2020 06:08:00 Synchrony Bank c/o PRA Receivables Management, LLC,  
 PO BOX 41021, Norfolk, VA 23541-1021  
 518613759 EDI: GMACFS.COM Jun 06 2020 06:03:00 Ally Financial, Attn: Bankruptcy Dept,  
 PO Box 380901, Bloomington, MN 55438-0901  
 518613762 EDI: CITICORP.COM Jun 06 2020 06:04:00 Citi, PO Box 6190, Sioux Falls, SD 57117-6190  
 518613763 EDI: CITICORP.COM Jun 06 2020 06:04:00 Citibank/the Home Depot,  
 Attn: Recovery/Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034  
 518613766 EDI: JPMORGANCHASE Jun 06 2020 06:08:00 Jpmcb Card, PO Box 15369,  
 Wilmington, DE 19850-5369  
 518613760 EDI: JPMORGANCHASE Jun 06 2020 06:08:00 Chase Card Services, Attn: Bankruptcy,  
 PO Box 15298, Wilmington, DE 19850-5298  
 518613771 EDI: RMSC.COM Jun 06 2020 06:08:00 Synchb/Car Care, Attn: Bankruptcy, PO Box 965060,  
 Orlando, FL 32896-5060  
 518613772 EDI: RMSC.COM Jun 06 2020 06:08:00 Synchb/Car Care Mavis T, C/o, PO Box 965036,  
 Orlando, FL 32896-5036  
 518613773 EDI: RMSC.COM Jun 06 2020 06:08:00 Synchb/ppmc, PO Box 965005, Orlando, FL 32896-5005  
 518615660 +EDI: RMSC.COM Jun 06 2020 06:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 518613774 EDI: RMSC.COM Jun 06 2020 06:08:00 Synchrony Bank/Gap, Attn: Bankruptcy Dept,  
 PO Box 965060, Orlando, FL 32896-5060  
 518613776 EDI: TFSR.COM Jun 06 2020 06:03:00 Toyota Financial Services, Atty: Bankruptcy Dept,  
 PO Box 8026, Cedar Rapids, IA 52408-8026  
 518613777 EDI: TFSR.COM Jun 06 2020 06:03:00 Toyota Motor Credit, 4 Gatehall Dr,  
 Parsippany, NJ 07054-4518  
 518613775 EDI: CITICORP.COM Jun 06 2020 06:04:00 Thd/Cbna, PO Box 6497,  
 Sioux Falls, SD 57117-6497  
 518613778 +EDI: USBANKARS.COM Jun 06 2020 06:03:00 US Bank Home Mortgage, Attn: Bankruptcy,  
 800 Nicollet Mall, Minneapolis, MN 55402-2511  
 518613779 EDI: USBANKARS.COM Jun 06 2020 06:03:00 US Bank Home Mortgage, 4801 Frederica St,  
 Owensboro, KY 42301-7441  
 518613780 EDI: WFFC.COM Jun 06 2020 06:03:00 Wells Fargo, PO Box 10335,  
 Des Moines, IA 50306-0335  
 518613782 EDI: WFFC.COM Jun 06 2020 06:03:00 Wells Fargo Bank NA, Attn: Bankruptcy,  
 1 Home Campus # MAC X2303-01A, Des Moines, IA 50328-0001

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 07, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 30

Date Rcvd: Jun 05, 2020

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Simone Mulla on behalf of Debtor Yevhen Yelisieiev mulla@focusedlaw.com,  
g35648@notify.cincompass.com/bk@focusedlaw.com  
Steven P. Kartzman on behalf of Trustee Steven P. Kartzman kartztee@optonline.net,  
jzapata@msklaw.net;njl6@ecfcbis.com;jloewenstein@msklaw.net;denisew@msklaw.net  
Steven P. Kartzman kartztee@optonline.net,  
jzapata@msklaw.net;njl6@ecfcbis.com;jloewenstein@msklaw.net;denisew@msklaw.net  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6